

UNITED STATES BANKRUPTCY COURT, NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

IN RE:

KEITH H RAY

LINDA A RAY

CASE NO. 05 B 32418

CHAPTER 13

JUDGE: JOHN H SQUIRES

Debtor

SSN XXX-XX-8279

SSN XXX-XX-0710

TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, Chapter 13 Standing Trustee, submits the following
Final Report and Account of the administration of the estate pursuant to
11 USC 1302(b)(1).

1. The case was filed on 08/17/05 and confirmed on 11/18/05.
2. The plan is paid in full.
3. The Debtor paid a total of \$ 79200.00 .
4. The Trustee made disbursements to creditors as follows:

CREDITOR NAME	CLASS	CLAIM AMOUNT	INTEREST PAID	PRINCIPAL PAID
CARMAX AUTO FINANCE	SECURED	10550.00	616.80	10550.00
HSBC AUTO FINANCE	SECURED	6677.48	369.44	6677.48
BECKET & LEE LLP	UNSECURED	15691.15	.00	11263.83
FIA CARD SERVICES	UNSECURED	2133.72	.00	1531.68
RESURGENT CAPITAL SERVIC	UNSECURED	9670.93	.00	6942.24
ECAST SETTLEMENT CORPORA	UNSECURED	9066.64	.00	6508.45
CAPITAL ONE BANK	UNSECURED	5107.68	.00	3666.53
CAPITAL ONE BANK	UNSECURED	2368.50	.00	1700.22
RESURGENT CAPITAL SERVIC	UNSECURED	6771.14	.00	4860.63
DILLARDS	UNSECURED	NOT FILED	.00	.00
DISCOVER BANK	UNSECURED	4843.88	.00	3477.16
ECAST SETTLEMENT CORPORA	UNSECURED	8557.11	.00	6142.69
ECAST SETTLEMENT CORPORA	UNSECURED	6897.99	.00	4951.69
RESURGENT CAPITAL SERVIC	UNSECURED	4171.45	.00	2994.46
SALLIE MAE SERVICING COR	UNSECURED	.00	.00	.00
CARMAX AUTO FINANCE	UNSECURED	1949.30	.00	1399.30
BECKET & LEE LLP	UNSECURED	110.83	.00	79.56
HELP SERVICE GROUP	UNSECURED	.00	.00	.00
US DEPARTMENT OF EDUCATI	UNSECURED	.00	.00	.00
US DEPARTMENT OF EDUCATI	UNSECURED	.00	.00	.00

CREDITOR NAME	CLASS	CLAIM AMOUNT	INTEREST PAID	PRINCIPAL PAID
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Summary of disbursements:

	SECURED	PRIORITY	UNSECURED	OTHER	TOTAL
TOTAL CLMS ALLOWED	17227.48	.00	77340.32	.00	94567.80
PRINCIPAL PAID	17227.48	.00	55518.44	.00	72745.92
INTEREST PAID	986.24	.00	.00	.00	986.24

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TOTAL PAID 18213.72 .00 55518.44 .00 73732.16
The Debtor's attorney, LEGAL HELPERS PC , was allowed \$ 2700.00
and was paid \$ 700.00 direct and \$ 2000.00 through the plan.

The Trustee received \$ 3467.84 .

Refunds to the Debtor totaled \$.00 .

Wherefore, the Trustee requests an order be entered discharging the Trustee and the surety on his bond from any further liability in this case.

Dated: 01/13/09

/s/
GLENN STEARNS
CHAPTER 13 TRUSTEE